

Form 309

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

**Jerome Smith**  
*Debtor(s)*

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Case No. 19-22398-CMB  
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**


**AND NOW**, this *The 20th of December, 2022*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Jerome Smith  
Debtor

Case No. 19-22398-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 20, 2022

Form ID: 309

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2022:

Recip ID	Recipient Name and Address
db	+ Jerome Smith, 940 Harper Road, Crescent, PA 15046-5079
cr	+ Township of Crescent, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
15070986	Absolute Resolutions Investments LLC, PO Box 1479, Lombard, IL 60148-8479
15070989	Brighton Radiology Associates, PC, P.O. Box 536287, Pittsburgh, PA 15253-5904
15071006	++ PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 address filed with court:, Portfolio Recovery Associates, LLC, P.O. Box 12903, Norfolk, VA 23541
15088341	+ Township of Crescent, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15071010	Township of Crescent, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15071012	+ Trugreen, Attn: Accounts Receivable, P.O. Box 9001128, Louisville, KY 40290-1128
15071013	+ Velocity Investments, LC, 1800 Rt. 34 N., Building 3, Suite 305, Belmar, NJ 07719-9168
15071014	Weltman, Weinberg Reis Co., 436 7th. Ave., Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Dec 21 2022 04:49:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Dec 21 2022 04:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 20 2022 23:48:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15076578	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 20 2022 23:48:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15070987	+ Email/PDF: bncnotices@becket-lee.com	Dec 21 2022 00:04:45	American Express, PO Box 981537, El Paso, TX 79998-1537
15088656	Email/PDF: bncnotices@becket-lee.com	Dec 21 2022 00:04:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15070988	^ MEBN	Dec 20 2022 23:45:28	Best Egg, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15070991	EDI: CKSFINANCIAL.COM	Dec 21 2022 04:49:00	CKS Financial, P.O. Box 2856, Chesapeake, VA 23327-2856
15070990	+ EDI: CAPONEAUTO.COM	Dec 21 2022 04:49:00	Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
15076297	+ EDI: AISACG.COM	Dec 21 2022 04:49:00	Capital One Auto Finance, a division of Capital

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			On, P.O. Box 4360, Houston, TX 77210-4360
15085144	EDI: CAPITALONE.COM	Dec 21 2022 04:49:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15070992	+ EDI: WFNNB.COM	Dec 21 2022 04:49:00	Comenity Capital Bank, P.O. Box 182120, Columbus, OH 43218-2120
15070993	+ EDI: DISCOVER.COM	Dec 21 2022 04:49:00	Discover Bank, P.O. Box 6103, Carol Stream, IL 60197-6103
15075569	EDI: DISCOVER.COM	Dec 21 2022 04:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15105861	+ Email/Text: kburkley@bernsteinlaw.com	Dec 20 2022 23:49:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15070994	Email/Text: bknotices@fbcs-inc.com	Dec 20 2022 23:48:00	FBCS, Inc., 330 S. Warminster Rd., Suite 353, Hatboro, PA 19040
15070995	+ Email/Text: crdept@na.firstsource.com	Dec 20 2022 23:49:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
15070996	Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 20 2022 23:48:00	Fortiva Financial, LLC, P.O. Box 105555, Atlanta, GA 30348-5555
15070997	EDI: JPMORGANCHASE	Dec 21 2022 04:49:00	JP Morgan Chase Bank, N.A., PO Box 15369, Wilmington, DE 19886
15092395	+ Email/Text: RASEBN@raslg.com	Dec 20 2022 23:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15070998	+ Email/Text: bk@lendingclub.com	Dec 20 2022 23:49:00	Lending Club Corp., 71 Stevenson St., Suite 300, San Francisco, CA 94105-2985
15097558	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 20 2022 23:48:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15071001	Email/Text: compliance@monarchrm.com	Dec 20 2022 23:48:00	Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
15070999	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 20 2022 23:48:00	Midland Credit Management, PO Box 2121, Warren, MI 48090-2121
15071000	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 20 2022 23:48:00	Midland Funding, c/o Midland Credit Management, P.O. Box 2121, Warren, MI 48090-2121
15071002	Email/Text: NCI_bankonotify@ncirm.com	Dec 20 2022 23:48:00	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
15071003	+ Email/Text: Eden@NewAllianceFCU.com	Dec 20 2022 23:49:00	New Alliance Federal Credit Union, 835 Merchant St., Ambridge, PA 15003-2398
15071004	+ Email/Text: bankruptcy@oliphantfinancial.com	Dec 20 2022 23:48:00	Oliphant Financial, 2601 Cattleman Rd., Ste. 300, Sarasota, FL 34232-6231
15071005	+ EDI: AGFINANCE.COM	Dec 21 2022 04:49:00	OneMain, P.O. Box 1010, Evansville, IN 47706-1010
15109079	EDI: PRA.COM	Dec 21 2022 04:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15107219	+ Email/Text: ebnpeoples@grblaw.com	Dec 20 2022 23:48:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15071007	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 20 2022 23:48:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15076183	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 20 2022 23:48:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

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15071008	Email/Text: bankruptcy@sequium.com	Dec 20 2022 23:48:00	Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
15071009	+ EDI: RMSC.COM	Dec 21 2022 04:49:00	Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024
15071092	+ EDI: RMSC.COM	Dec 21 2022 04:49:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15099551	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 20 2022 23:48:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15071011	+ Email/Text: bankruptcydepartment@tsico.com	Dec 20 2022 23:49:00	Transworld Systems Inc., 500 Virginia Dr., Suite 514, Fort Washington, PA 19034-2733
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Charles James Grudowski	on behalf of Debtor Jerome Smith cjb@grudowskilaw.com admin@grudowskilaw.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Township of Crescent jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	

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on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10